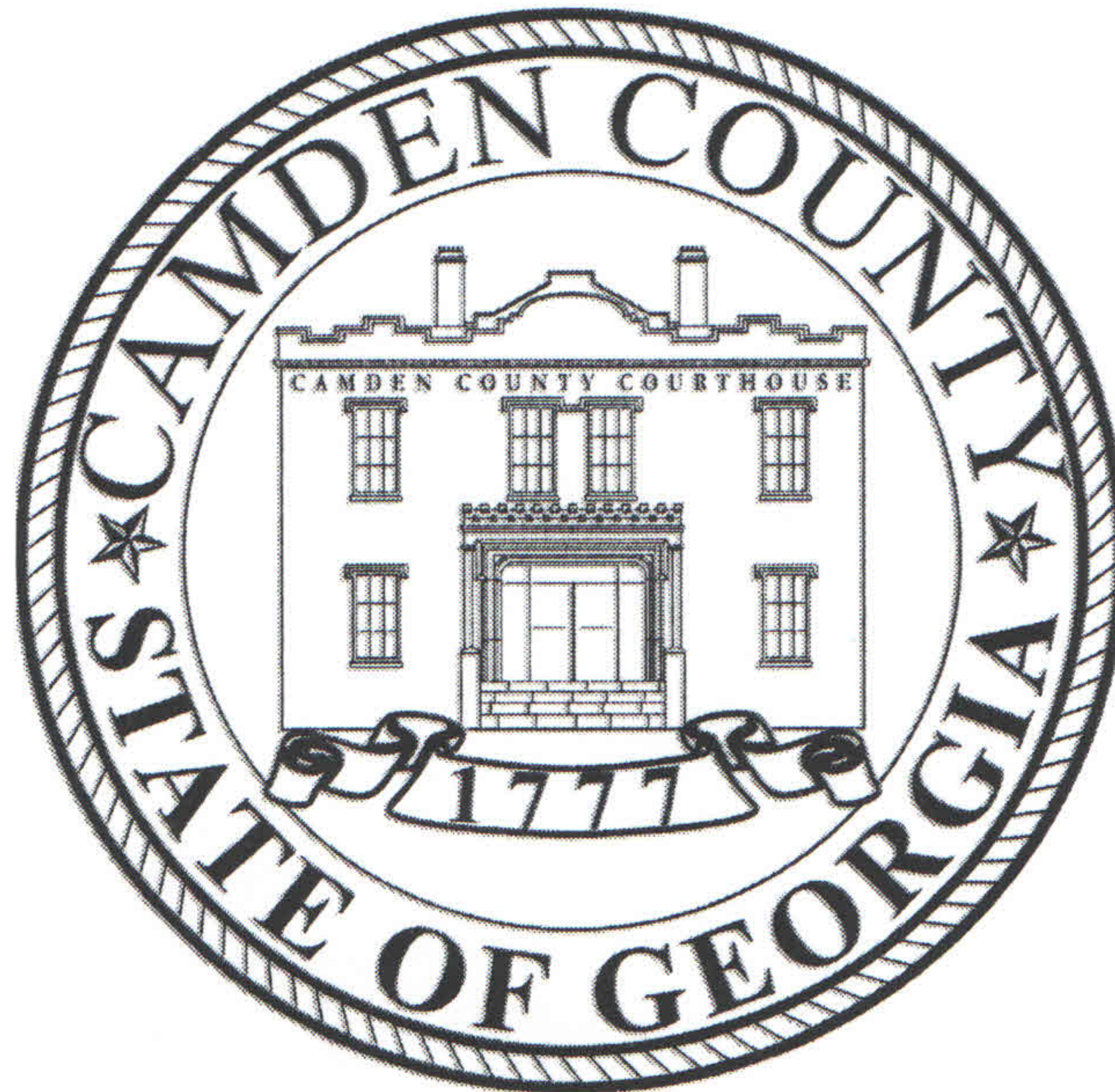


BOARD OF COUNTY COMMISSIONERS



PURCHASING CARD POLICY AND PROCEDURES

Effective April 27, 2010

PURCHASING CARD PROGRAM OVERVIEW

- Purchasing Cards will be issued to Camden County Board of Commissioners employees only.
- Employee's Department Head must approve the request for a card.
- Credit line will be assigned by the Finance Director.
- The employee's name/or department name must be embossed on the card.
- Each Card holder will be assigned to a Departmental Liaison.
- Cardholders make purchases (using established guidelines) and are responsible to promptly turn in all receipts, **which detail the purchase**, to the Departmental Liaison.
- Departmental Liaison should turn in receipts to the Purchasing Officer after the completed Purchase Order or Travel Form, if needed, is attached.
- The monthly Bank of America statement is received by the Purchasing Officer and submitted receipts are matched to the statement. If any receipts are missing, a copy of the statement will be emailed to the Departmental Liaison who then matches missing receipts to monthly statement and returns all to Purchasing.
- Monthly Departmental reports of card holder transactions will be distributed to Departments for informational purposes only.

CARDHOLDER RESPONSIBILITIES

The Card holder shall use the Purchasing Card for **official County business purposes only**. The Purchasing Card shall not be used for cash and other categories as included in the List of Blocked Vendors. (Under "Vendors" Section) Misuse of the card will subject Card holder to disciplinary action in accordance with Camden County Board of Commissioners Policies and Procedures relating to disciplinary action and is cause for termination.

The Card holder must:

- Ensure the Purchasing Card is used for legitimate business purposes only.
- Maintain the Purchasing Card in a secure location at all times.
- Not allow other individuals to use their Purchasing Card, unless it is the Department Card and are instructed to do so.
- Adhere to the purchase limits and restrictions of the Purchasing Card and to obtain a Purchase Order, if needed, **prior to** purchase.
- Obtain all **detailed** sales slips, register receipts, and/or email confirmations for purchases made and provide same to Departmental Liaison for reconciliation, approval and allocation of transactions. Repeated failure to do so will result in a payroll deduction for amount of purchase that is missing documentation.
- Advise Departmental Liaison or the Purchasing Officer of disputes or billing errors directly.
- NEVER accept cash in return for a purchase made the Purchasing Card account. Doing so will result in disciplinary action and is cause for termination.

- Ensure no sales tax will be charged for the transaction. Keep laminated sales tax exempt form with card. Contact Departmental Liaison or Purchasing Officer if sales tax card is lost, or form is needed.
- Immediately notify Departmental Liaison of a lost or stolen Purchasing Card at the first opportunity during normal business hours.
- Return the Purchasing Card to Departmental Liaison upon terminating employment with the Board or transferring Departments within the Organization.
- If a vendor does not accept Visa, contact the Departmental Liaison.
- Report erroneous and emergency transaction needs to the Departmental Liaison during normal business hours.

DEPARTMENTAL LIAISON RESPONSIBILITIES

Each Department Head must designate one or more Departmental Liaisons for his/her department.

Departmental Liaison responsibilities include:

- Review vendor receipts turned in by Cardholders to ensure tax was not charged and only authorized items were purchased.
- Assign General Ledger Account Number and sign/approve each receipt or email confirmation.
- Review Card holder transactions on the monthly Department report distributed by the Purchasing Officer.
- Request the Purchasing Officer to change accounting codes for individual transactions if necessary.
- Attempt to resolve any disputes with vendor and/or Bank of America not resolved by Card holder
- Notify the Purchasing Officer in 3 to 5 days of any unresolved disputes, noting the reason for dispute.
- Identifying and notifying the Purchasing Officer of transactions which require the submission the Department of Revenue Tax Exemption Form.
- Notify the Purchasing Officer of lost or stolen cards.
- Request the Purchasing Officer to cancel a Card holder's card (e.g. terminated employees, transferring departments, loss of purchasing card privileges) as approved by Department Head.
- Collect canceled cards from Cardholders and forwarding to then to the Purchasing Officer.
- Notify the Purchasing Officer of Card holder request(s) to have Bank of America set up a vendor to accept Visa.
- Assist Cardholders with erroneous declines and emergency transactions.

PURCHASING CARD ADMINISTRATOR RESPONSIBILITIES

The Purchasing Officer is responsible for the over-all Purchasing Card program.

Responsibilities include:

- Camden County Board of Commissioners liaison with Bank of America.
- Utilizing Software from Bank of America.
- Consult with Finance Director to issue Purchasing Card and assign credit line.
- Submit request to Bank of America and receive Purchasing Card.
- Train Departmental Liaisons/Cardholders before releasing Purchasing Cards.
- Have Card holder sign Card holder Agreement (Attachment 1), signifying agreement with the terms of the Purchasing Card program.
- Handle disputed charges/discrepancies not resolved by Card holder or Departmental Liaison.
- Secure revoked Purchasing Cards and submitting information to Bank of America.
- Receive and review Bank of America bill.
- Create monthly report advising Departments what G/L codes were affected.
- Notify Departmental Liaisons of cut-off date for receipts to be turned in.
- Review usage of Purchasing Card data for appropriateness.
- Distribute monthly reports to Departmental Liaisons.
- Provide vendors with Department of Revenue Tax Exemption Form when necessary.
- Process electronic upload of bill to accounting.
- Prepare bill for payment and submit to Accounts Payable for payment.
- Ensure that lost stolen cards have been blocked by Bank of America.
- Forward vendor set up requests to Bank of America.
- Assist the Departmental Liaison with erroneous declines and emergency transactions.

PURCHASING CARD SET UP, MAINTENANCE, AND CLOSURE

All contact with Bank of America for Purchasing Card set up, maintenance and closure (except for reporting lost or stolen cards) will be handled by the Purchasing Officer.

Card Set Up

- Department Head will request a card be given to a selected employee/or Department Card as well as request an appropriate credit line.
- The Finance Director will approve the request for the card and credit line
- Upon receipt of the Purchasing Card from Bank of America, the Purchasing Officer will provide the holder with a copy of this policy and the Card holder Agreement.
- Card holder signs Card holder Agreement signifying that they have received the card and that they agree with the terms of the Camden County Board of Commissioners Purchasing Card program.

Card Maintenance

- Departmental Liaison is to make all maintenance requests to the Purchasing Officer.
- Purchasing Officer will submit all maintenance requests to the Finance Director for approval then to Bank of America.

RECONCILIATION, APPROVAL & ALLOCATION OF BILLING

Receipt and Payment of Bank of America Billing

- At the close of the monthly billing cycle, 27th of each month, Bank of America will send a paper billing statement to the Organization.
- Purchasing Officer will review bill and attach corresponding invoices submitted by Departments. Copies of the Billing Statement will be sent to the Departmental Liaison/Department Head requesting any missing transactions.
- Purchasing Officer will prepare payment voucher and submit to Accounts Payable for a check to be issued to Bank of America.

Allocation of Purchasing Card Charges to Departments

Normal Camden County Board of Commissioners Purchasing Procedures should be followed to allocate purchases to the correct General Ledger codes.

- **The Purchasing Officer will retain Cardholders statements, charge slips and receipts for audit by internal and external auditors in Finance Department file room. Receipts for purchases must be maintained for as long as Record Retention Policy states.**

CARDHOLDER ELIGIBILITY

Criteria to receive a Purchasing Card are as follows:

- Must be an employee of the Organization.
- Request for a Purchasing Card must be approved by his/her Department Head.
- Each individual Card holder must sign a Card holder Agreement (Attachment 1) in the presence of the Purchasing Officer.

CARDHOLDER LIABILITY

The Purchasing Card is a corporate charge card which will not affect the Card holder's personal credit; however, it is the Card holder's responsibility to ensure that the card is used within stated guidelines of this Purchasing Card Policy as well as the Camden County Board of

Commissioners Policies and Procedures relating to the expenditure of taxpayer funds. Failure to comply with program guidelines may result in permanent revocation of the card, notification of the situation to management, and further disciplinary measures that may include termination.

CARDHOLDER TERMINATION

The Purchasing Officer is required to close an account if a Card holder: (a) transfers to a different department, (b) moves to a new job in which a Purchasing Card is not required; (c) terminates employment or (d) for any of the following reasons which will also subject Card holder to disciplinary action in accordance with Board Policies and Procedures relating to disciplinary action and termination for cause:

- The Purchasing Card is used for personal or unauthorized purposes.
- The Purchasing Card is used to purchase alcoholic beverages or any substance, material, or service which violates policy, law or regulation pertaining to the Organization.
- The Card holder allows the card to be used by another individual, unless authorized to do so by Department Head.
- The Card holder splits a purchase to circumvent the limitations of the Purchasing Card.
- The Card holder uses another Card holder's card to circumvent the purchase limit assigned to either Card holder or the limitations of the Purchasing Card.
- The Card holder repeatedly fails to provide Departmental Liaison with required receipts.
- The Card holder fails to provide, when requested, information about any specific purchase.
- The Card holder does not adhere to all of the Purchasing Card policies and procedures.

LOST, MISPLACED OR STOLEN PURCHASING CARDS

Cardholders are required to immediately report any lost or stolen Purchasing Card to Bank of America toll-free at 1-800-538-8788 (24 hours a day, 365 days a year). The Card holder must also immediately notify his/her Department Liaison/Purchasing Officer about the lost or stolen card at the first opportunity during normal business hours.

ERRONEOUS DECLINES

Should the Purchasing Card be erroneously declined by a vendor, the Card holder should immediately contact the Departmental Liaison/Purchasing Officer for assistance. If purchase is being made outside of normal Board of Commissioners business hours, the employee must find an alternate payment method or terminate the purchase and contact the Departmental Liaison during normal hours.

EMERGENCY TRANSACTIONS

Emergency transactions may be handled with the Purchasing Card and should be approved by the Department Head, Finance Director or County Administrator whenever possible. For any transaction which does not meet the spending controls assigned to the card, the Card holder or Department Head must contact the Purchasing Officer/Finance Director for assistance.

CREDITS

Vendors will issue all credits to the individual Purchasing Card account for any item they have agreed to accept for return. This credit will appear on a subsequent statement. **Under no circumstances should a Card holder accept cash in lieu of a credit to the Purchasing Card account.**

UNRESOLVED DISPUTES AND BILLING ERRORS

The Card holder is responsible for contacting the vendor to resolve any disputed charges or billing errors. If the matter is not resolved with the vendor, the Card holder should notify the Departmental Liaison who will then notify the Purchasing Officer by using the Dispute Form (Attachment 2). The Purchasing Officer will then:

- Contact Bank of America at 1-800-538-8788 directly for assistance, or register dispute online.
- Mail or fax to Bank of America at 1-800-253-5846 a signed Bank of America Dispute Form (Attachment 2) to document the reason for the dispute.
- Contact the Departmental Liaison/Card holder for assistance if an acceptable resolution is not obtained.
- The total amount billed by Bank of America will be charged to the individual departmental account(s) and credits for disputed transactions will be posted back to same departmental account(s) when the credit appears on the Bank of America billing.

SECURITY AND STORAGE

Purchasing Cards - Cardholders should always treat the Purchasing Card with at least the same level of care as one does their own personal credit cards. The card should be maintained in a secure location and the card account number should be carefully guarded. The only person entitled to use the card is the person whose name appears on the face of the card or whoever the Department Liaison has temporarily issued the Department Card for use. The card may not be lent to another person for any reason.

Program Documentation - The Departmental Liaison assigned to each Purchasing Card will receive the Card holder's vendor receipts/packing slips/charge slips, sign and code the receipts

and remit them to Purchasing within ten (10) days of receipt of goods. Copies of items may be kept in each department for reference.

VENDOR BLOCKING

Transactions will be blocked at the point-of-sale level for the types of vendors included on the Listing of Blocked Vendors below:

4411	Steamship/Cruise Lines
4829	Wire Transfer - Money Orders
6010	Financial Institutions - Manual Cash Disbursements
6011	Financial Institutions - Automated Cash Disbursements
6012	Financial Institutions - Merchandise & Secs
6051	Non-Financial Institutions -- Foreign Currency, Money Orders (not wire transfer), and Travelers Cheques
6211	Security Brokers/Dealers
6611	Over payments
6760	Savings Bonds
7012	Timeshares
7995	Betting (Including Lottery Tickets, Casino Gaming Chips, Off-track Betting & Wagers)

DEFINITIONS

Card Issuer - Bank of America's services include issuing Visa Purchasing Cards to Camden County Board of Commissioners employees, providing electronic transaction authorizations, and billing for all purchases made on the cards.

Camden County Board of Commissioners - Arranges with the card issuer, Bank of America, to have Purchasing Cards issued to approved employees and agrees to accept liability for the employees' use of the cards.

Department Head – Board of Commissioners official who must approve employee's request for a Purchasing Card, assign Departmental Liaison, designate appropriate accounting code for purchases on the Purchasing Card submit signed and coded receipts, and Purchase Order or Travel Form when necessary to the Purchasing Card Administrator. Department Head approval delegates transaction authority to the Card holder

Departmental Liaison - An employee in each department designated by the Department Head to be responsible for reviewing transactions of individual Cardholders to make sure the transactions are legitimate business expenses and are classified appropriately.

Purchasing Card Administrator - The central administrator is the Purchasing Officer who coordinates the Purchasing Card program for the Board and acts as the Board's intermediary in correspondence with the card issuer.

Card holder - An employee of the Camden County Board of Commissioners who is approved by his/her Department Head to use the Purchasing Card to execute purchase transactions on behalf of the Organization.

Vendor - The merchant from whom a Card holder is making a purchase.

Attachment 1

PURCHASING CARD CARDHOLDER AGREEMENT

Requirements for Use

The Purchasing Card is to be used only to make purchases at the request of and for the legitimate business benefit of the Organization.

The Purchasing Card must be used in accordance with the provisions of the Purchasing Card Program Card holder Manual and in accordance with policies and procedures established by the Camden County Board of Commissioners for Purchasing Card use.

Violations of these requirements may result in revocation of use privileges and/or disciplinary action, up to and including termination of employment. Employees who are found to have inappropriately used the Purchasing Card will be required to reimburse the Camden County Board of Commissioners for all costs associated with such improper use.

Purchasing Card Account Number:

Initial Credit Limit:

Received by:

(Name please print)

Signature:

Date:

BANK OF AMERICA
Phone 1-800-538-8788, Fax 1-800-253-5846 Attn: Commercial Card Services

Company Name: _____

Card holder Name: _____

Card holder Account Number: _____ 4715 2900 _____

Statement Date	Transaction Date	Merchant Name/Description
_____	_____	_____
Amount	Posting date	Reference Number
_____	_____	_____

Check the description most appropriate to your dispute. If you have any questions, contact Bank of America.

_____ **1. Alteration of Amount** (Please include copy of sales draft)

The amount of the sales draft has been altered from \$ _____ to \$ _____

_____ **2. Unauthorized Mail or Phone Order**

I certify the charge listed above was not authorized by me or any person authorized by me to use this account. I have not ordered merchandise by phone or mail, or received goods and services as represented above.

_____ **3. Card Holder Dispute**

I did not participate in the above transaction, however,, I dispute the entire charge, or a portion in the amount of \$ _____ because _____

_____ **4. Credit Not Received**

The merchant has issued me a credit slip for the transaction listed above; however, the credit has not posted to my account, The date on the voucher is between 30 and 90 days old. (Please include a copy of the credit voucher.

_____ **5. Imprinting of Multiple Slips**

The above transaction represents multiple billing to my account. I only authorized one charge from the merchant for \$ _____. I am still in possession of my card.

_____ **6. Merchandise not Received**

My account has been charged for the above transaction, but I have not received this merchandise. I have contacted the merchant.

_____ **7. Merchandise not Received**

My account has been charged for the above transaction, but I have since contacted this merchant and canceled the order. I will refuse delivery should the merchandise still be sent.

_____ **8. Merchandise Returned**

My account has been charged for the transaction listed above, but the merchandise has been returned. Provide a description of the circumstances, (Please include postal receipt if applicable)

_____ **9. Inadequate Description/Unrecognized Charge**

I do not recognize this charge. Please supply a copy of the sales draft for my review.

_____ **10. I am no longer disputing this charge.**